at least one merchant web site system that offers items for sale, and provides an option for customers to use the electronic wallet system to supply information for purchasing said items;

wherein the electronic wallet system is responsive to selection of said option by a registered user by authenticating the registered user and transmitting the customer information of the registered user to the merchant web site system, whereby the registered user can make a purchase from the merchant web site system without creating an account with the merchant web site system;

and wherein the electronic wallet system tracks item purchases made by registered users from the at least one merchant web site, and provides registered users with online access to histories of such item purchases.

36. (Amended) A system for providing a server-side wallet service, the system comprising:

a service web site that provides functionality for users to register with the wallet service and to provide customer information and authentication information for use of the wallet service, said customer information including payment information for making purchases from merchant web sites that support customer use of the wallet service; and

a server system that authenticates registered users of the wallet service and selectively disseminates the customer information of the registered users to the merchant web sites in response to user requests, the server system thereby allowing registered users of the wallet service to make purchases from the merchant web sites using previously-specified customer information;

wherein the server system is responsive to a request to transfer the customer information of a registered user to a selected merchant web site by at least (1) using the authentication information of the registered user to authenticate the registered user, and (2) if the registered user is successfully authenticated, sending customer information of the registered user to the selected merchant web site to permit the merchant web site to transact a sale to the registered user, whereby the registered user may make a purchase

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from the selected merchant web site without having a preexisting account with, and without providing payment information to, the selected merchant web site;

and wherein the server system further tracks purchases made by the registered user from the merchant web sites, and provides the registered user with a unified history of such purchases.

41. (Amended) A method for facilitating online transactions between users and online merchants, the method comprising:

storing customer information for each of a plurality of registered users in a database, said customer information including payment information of registered users;

receiving a request that the customer information of a registered user be provided to a selected merchant web site system, said request generated in response to an action performed by the registered user while accessing the merchant web site system;

receiving authentication information submitted by the registered user;

verifying that the authentication information submitted by the registered user is valid; and

in response to determining that the authentication information submitted by the registered user is valid, transmitting customer information of the registered user to the selected merchant web site system to allow the registered user to make a purchase from the merchant web site system using previously specified information stored in the database;

whereby the registered user may make a purchase from the selected merchant web site system without having a preexisting account with, and without providing payment information to, the selected merchant web site system;

wherein the customer information of the registered user further includes an interests profile that reflects purchases made by the registered user from each of a plurality of online merchants, such that the merchant web site system may personalize web site content for the registered user.

Please add the following new claims:

65. (New) The system of Claim 31, wherein the histories of item purchases also include information about transfers of customer information from the electronic wallet system to specific merchants.

66. (New) The system of Claim 36, wherein the unified history includes information about transfers of the customer information of the registered user to specific merchant web sites.

67. (New) A method of personalizing a web page of a web site, the method comprising:

sending a cookie to a computer of a user for storage thereon, wherein the cookie corresponds to a domain of a server that has access to at least a name of the user, said domain being different from a domain of the web site so that the cookie is not transmitted to the web site;

providing, within coding of the web page, a reference to an object served by the server, such that when a browser retrieves the web page, the browser is caused to request the object from the server; and

when a browser running on the computer of the user retrieves the web page from the web site and sends a resulting request for the graphic to the server, responding to the request by at least: (a) using the cookie transmitted with the request to identify the name of the user, (b) incorporating the name of the user into an instance of the object, and (c) returning the instance of the object to the user computer for display within the web page.

68. (New) The method of Claim 67, wherein the instance of the object comprises a single-action purchase object that is adapted to be selected by the user to complete a purchase of an item represented within the web page.

69. (New) The method of Claim 67, wherein the object is a graphic.

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